

A Proposal for a Co-operative Housing Development Agency

Roy Lanigan, 2007

A serious crisis exists, or is developing, throughout the world today due primarily to the explosive growth of urban populations, inadequacy of employment and educational opportunities, and a general deterioration in living conditions of common people in rural and metropolitan areas, at a time of rapidly rising expectations, but failure of means to realise them.

Co-operative housing is intended to give those who want accommodation which they may not be able to build themselves or who find what they need is not met from what is already provided by local or national governments, or privately built, and which is less costly, isolated, impersonal or regulated than most sources at present allow, but who can make a contribution to providing their own shelter

In pre-industrial societies houses were built from local resources and often by communal endeavor, itself a co-operative approach to personal and communal problems and needs. With the rise of industrialisation and population, housing and other social needs were required on a vaster scale. Initiatives by early Co-operators such as Robert Owen, Louis Blanc, Charles Fourier had found before 1850 through community experiments and philanthropes the needs of the modern community could be met by co-operative federations and maintained by agreement and consultation thus ensuring full employment through assured markets. Reducing and regulating work hours, etc. through efficiency, modernisation, education and collective bargaining. These included industrial and personnel relations and social engineering such as town planning, libraries, parks and gardens, sporting and recreational facilities and other features which meet the needs of persons living in a modern community.

It was also during this period that the speculative builder appeared, using hired labour and providing from his own capital or credit houses, terraces or blocks of flats, which he sold at market prices to the public. Such speculative building, though of high price, was often of indifferent quality, number, design or location especially when needed by the new industrial proletariat of extremely modest means who were fleeing to the burgeoning towns and cities of the new industrial order. This led to acute overcrowding because there was no supervision of housing standards or building regulations relative to sanitation, drainage, or water supplies, and building materials, - except for the very rich, - were of the cheapest, and the result led to widespread typhus, cholera and other fever epidemics.

These degrading and inhuman slum conditions led other philanthropists, enlightened employers and state government, rare for their times, to intervene in the laissez-faire attitude to bring under some degree of public control this public squalor created by the spectacular to regulate the matter of services, sitting, costs and other conditions which should be available to occupiers and tenants because they had come to believe that unchecked commercialism invariably led to slum conditions needless, unhealthy, depressing, and destructive human values, and that good housing was beyond the reach of many persons.

Various other social pioneers such as the late 19th. Century Christian Humanist Sir Ebenezer Howard. Another pioneer of Garden Cities who had read Bellamy's 'Looking Backward' which further led him to enlist in the cause of building a new civilisation.

Co-operative housing proper began in Denmark in 1850 and spread in the following decades to France, Germany, Austria, Sweden initiated as private ventures by philanthropists, far sighted employers whether philanthropists or not; local and national governments, whose consciences had been shocked by the unchecked commercialism to house their employees such as civil servants, railway worker, miners or workers in tea or rubber estates in more congenial surroundings. These endeavors were well intended but did not always allow for future rising standards.

Industrial depressions and two world wars have grossly retarded or suspended new housing construction or repairs to older ones. Created vast slums, made uninhabitable or destroyed millions of houses or other social capital so that there is a huge backlog of public housing and other forms of social capital.

Added to these problems are huge post-war migrations of refugees and other displaced persons as well as the rural-urban drift of agricultural populations leaving farms because agricultural economies of scale make for a larger mechanised industry and a smaller workforce, and other inadequate rural facilities and services, though the lure of the city with more attractions and amenities has often offset emigration of other residents departing to other areas.

New social attitudes demand larger houses with all amenities and appliances and that in-laws or other tenants are invariably excluded from the family-domestic household which further increases the need for accommodation.

These social dislocations vastly enlarge the metropolis and make huge demands on land, housing, environment, education and other services, and houses or communities built by private or government initiative often only cater for upper or middle class dwellers the reluctance or inability to build for lower income earners is often influenced by alleged expense and that large scale construction is determined by several criteria:-

1. Scarcity and high cost of building land.
2. Inflexible and often conservative attitudes of lending institutions towards funding low cost housing, though not of inferior quality.

3. Administrative difficulties and constraints, particularly as far as planning and building permissions are concerned.
4. Management and administrative difficulties in the construction process.

Both private and government building procedures are usually administered by persons or agencies who mobilise funds, plan the dwellings or estate, allocate or purchase land, negotiate the building process, employ building staff and supervise quality control. These arrangements may take several years with an attendant rise in values especially to the private builder who can only profit from such delays by higher returns on investment even though earlier prospective buyers may now be excluded because of these higher costs or that their income for other domestic uses is reduced to pay higher costs. A co-operative pool such as the proposed CHDA avoids these leads and lags and furthers reduces costs and disputation by self management and ownership of resources. Members and their organisation solve their own difficulties on a centralised and de-centralised basis, the chief distinction of Co-operative housing both for lenders and borrowers lies in its system of collective loan allocation, redemption and security, as well as the fund-raising and saving organisation.

Comprehensive Attack

Only a comprehensive attack on this problem can bring about its alleviation or solution and Co-operation can constitute an important element of such an attack by home ownership or home rental facilities and effectively promote general economic development. In this context housing should no longer be mistaken as the stepchild of development-as a political ploy- as a profitable device by acquisitive speculators or land developers- or as a move by some to gain by exploitation for their own gain- the deeply felt needs of persons for adequate housing.

On the contrary, housing must be regarded as :-

1. A social process providing character and a healthy and artfully designed community environment of good quality and appearance and the basis for economic and cultural development, and:-
2. An economic process involving land use, planning procurement and construction, production of building materials, appliances, and a financial mechanism to bring this about which would embrace the concept that interest is a rent for the use of money, and not as a source of profit

A real leap forward can take place in the Co-operative Housing Movement with the advent of a Co-operative Housing Development Agency to provide for the incorporation and smooth working of a business organisation, and to ensure that this organisation acts on Co-operative Principles of equality and equity and is not carried out for maximum return on capital. It can by economies of scale help those on varying incomes to achieve adequate accommodation for rental or ownership through the Co-operative approach by conducting housing research, award important grants and contracts, pursue various

experimental and pilot housing schemes of suitable varieties, and carry out development programmes and advisory services through its own resources.

The worst and most selfish forms of Co-operation and terminating Co-operative which are formed for invariably selfish motives and which are wound up when the project is completed. This is the anti-thesis of Co-operation which is meant to be ongoing and of infinite expansion to perpetuate and enhance the social order and satisfy human needs. Neither are Co-operatives a devices for 'creating employment' or a 'sector' of the economy but, taken to its logical conclusion the economy itself, e.g., the Co-operative Commonwealth, regarded by many as practical Christianity.

The concept of the Agency, through indefinite expansion, is to remove housing from the speculative domain as sponsors- whether government, private or termination societies- tend to be exploitive as the levels of support they offer can be regulated to the public need, and to place the domestic accommodation 'problem' in the non-political area where owner-tenant members control their own economic livelihood (as is the case in the Co-operative Movement generally) to the degree that their collective economic and social power allows. Any person, government or other organisation could donate land,. Funds or other help or advice, but all gifts from any source would become property of the CHDA and directly under its control.

A CHDA Board would derive its Powers and Functions through elected local and regional and State housing co-operatives. The role of these delegates on their own Boards or on the CHDA is to effectually manage their communities and to express the feelings and wishes of their members in the development of co-operative housing which is generally more rapidly, economically and successfully accomplished through the CHDA than would be possible by the numbers of persons, small co-operatives, private builders or consortia, acting on their own, and so providing services and facilities at the lowest possible cost through their own national organisation which would oversee general policy decisions and control.

The role of the proposed CHDA would, through its elected Board, be to have power to purchase or otherwise acquire on a local, regional or national basis operate and effectually manage congenial housing projects on a non-profit, though self-supporting, basis in the interests of, and for the benefit of, its members and act as a link between them.

Integrated Communities

The concept is for integrated communities preferably of mixed social balance and groups based on consumer services supporting all of the usual social, cultural and recreational activities common to daily life such as sporting and recreation with child minding centres, educational, religious, medical, retail, and other multi-purpose co-operative features owned by and for the members. On completion and purchase of such communities they would remain CHDA property and would be repaired, maintained and

modernised by a common charge upon members, thus maintaining standards and facilities at rates agreed to by them and retaining housing stock in the Co-operative Movement and under its direct control free from outside pressures.

Any person or group voluntarily seeking membership of the CHDA would be bound by its principles and useful model rules and their funds and other assets pertaining to co-operative housing would be absorbed into Agency property including those State or publicly funded houses or estates already in existence, the present public stock and income from it.

Persons or families wishing to move out of the co-operative could freely do so the Agency having first option to re-purchase of the accommodation at agreed rates applying at the time. Transfers to other co-operative housing estates could also be arranged as and where possible.

Whether members would wish to live on single sites or on an estate would depend on availability of land or units available, but under the Act the powers of the Agency would include procurement of slum reclamation and land and housing suitable for small development, though economies of scale are best realised on estates of at least 500 to 1000 units. Many people have a preference for home ownership but some of the best housing co-operatives are for house leasing, not for ownership. Both types have their advantages which need to be considered and if necessary weighed against the traditions of prejudices of the members or applicants.

Standards of buildings and amenities would be rigorous in all applications villas, flats, apartments, or multi-story, cluster development, recreation centres, etc. In the model rules provision would be made for self-construction by members or have houses built for them to lock up stage and interior decoration completed by them. Members could then save themselves substantial sums in erection and completion of their homes, creating personal satisfaction and retaining high standards of workmanship.

Members could also save on further costs by taking part in the development of their community by such means as small repairs, landscaping, tree planting and other projects which expand the quality and scenic aspects of the properties and help build up a community spirit. It is also usual that before, during and after a housing project is considered and worked on that a continuous education programme be adopted which helps to develop members ability to participate fully in the affairs of the co-operative in its expansion and growth at the local and national level, their own and the CHDA.

The Boards of Directors would also determine Investment patterns, interest rates, capital formation, make rules as to choice and qualifications of senior management, rolling funds, etc; though strictly management responsibilities such as junior staff employment, membership applications, granting mortgages and arranging members finance would be a daily management prerogative in which the Board would not usually interfere, though the Board could be a final source of appeal, or, in general meetings by members assembled.

Other membership and Board powers can easily be adopted and adapted from the various model rules usual to co-operative societies but which membership control is the first imperative, based on expert advice where necessary.

Co-operative Housing Initiatives

Further initiatives for co-operative Housing in the post-war years have come from co-operative centrals and federations, trade union and labour leaders, Church groups, environmentalists, governments with a human, social or political view in mind, and other socially aware groups who share identity of interests in social justice and personal and community welfare. In Canada before 1968 Co-operative housing was sound though small in numbers and generally on a State basis. The Co-operative Housing Federation of Canada then begun by the Canadian Labour Congress, the Co-operative Union of Canada, and the Canadian Union of Students which succeeded the former National Co-operative Committee. Several Federal Housing Acts have been passed since 1935. While there is considerable public housing non-profit Co-operative housing came to be recognised as a responsible form of social housing- neither private nor public, nor charitable- but owned and operated by the people who live in it, and in 1973 the National Housing Act allowed start up funding for co-operatives; a reduced mortgage interest rate; 100 per cent mortgages and longer mortgage payments; a 10 per cent capital grant; and rent supplements for low income members.

In four years the number of housing co-operatives rose from less than a dozen to 180 representing almost 10,000 homes in varying stages of planning to construction and most completed and occupied, and a practically unlimited future for the CHDA. In 1979 a new Co-operative Housing programme became operational. The Co-operative Housing Trust of Canada will be the mortgage lender to the Housing Co-ops. Funds can be provided to the Trust Co. by Credit Union Centrals, Insurance Co-operatives and Labour Union Pension Funds. This kind of example can be repeated many times. In fact Co-operative Housing since its beginning in 1840 is now well established in over 30 countries, incorporating all continents and climates and therefore of international significance with proven standards and forms of excellence in low cost housing which is, or should, be studied by other countries who seek to provide the same standards for their citizens.

The rate at which this form of co-operative housing development is growing internationally is a truly phenomenal experiment in community co-operation especially in capital 1st economies which have failed to meet community needs and aspirations.

Individual citizens can unite to overcome the evils of competition and an avaricious 'private market' to save themselves from the tragedies of this grossly lop-sided 'affluent society' and to lead within their means an enjoyable, respectable and better living through the co-operative experience such as briefly described above, because co-operation has a modifying and unifying influence on persons of all ages, incomes and backgrounds and because in co-operation, persons best work and live together for the common good, sharing enough of their individuality for the efficient function of their co-operative where the delicate balance of personal relationships is necessary in their peaceful pursuits.

To quote on authority;

“It is widely testified that the selection of members and the co-operative system of democratic control have contributed substantially to the discipline of tenants in housing projects. The prompt collection of rents or loan repayments, the care and maintenance of buildings and the absence of conflicts, minor abuses and juvenile delinquency are all fields in which the co-operative projects seem to show better results than do those of public authorities. Selection, which is to a large extent self selection of the members, is an important factor, which the co-operative is usually free to introduce. There are a number of conditions and pressures which would make such selection more difficult, if not impossible, in a public housing scheme. The result is first of all a social gain, but it also means that property can be more economically run with a minimum of paid supervision, bad debts, physical damage or legal action. This in turn lowers the rents or other contributions which members have to pay.

On the constructional side, co-operative housing has often shown more awareness of new architectural trends and new technical devices than has public housing. It has been the first to adopt new methods and to adapt devices which first appeared in the homes of the wealthy, to the use of people with only moderate means.

Most co-operative housing schemes, on any scale, have gone beyond the simple provision of dwellings. Either alone or in collaboration with the local authorities, they have provided surroundings and services which make an aesthetic and social contribution to life in the neighborhood, the effects of which may extend beyond the boundaries of the project itself. Their promoters have also given at least as much thought as have the local authorities to provision for special groups such as large families, the aged and the single, as well as for the transition of the individual membership of a normal family to inclusion in one of the other groups- or indeed vice versa.

A further advantage of co-operative housing on the basis of life tenancy is that while the member is secure in his right of occupation and can, in some cases, transmit that right by will, he is also in a position to leave at any time without financial loss or the anxiety of finding a purchaser or tenant. Moreover, he leaves with a sum in hand towards the acquisition of a new dwelling preferably in another co-operative house keeping funds in the movement. In countries where industry and its infrastructure are developing rapidly, labour (including managerial labour) needs to be mobile. In many developing countries state employees of all grades are moved frequently to new posts. In all such countries an acceptable and socially controlled form of tenancy is an advantage both to householder and to the national economy. On many grounds, therefore, it would probably be agreed that co-operative housing can fill a gap in the general housing programme of most countries, and that its methods deserve to be carefully studied.”

Fundamental Principles

The fundamental principles governing all true co-operative, and, which for reasons of space, does not allow for their historical origins or development are:-

1. Membership of a co-operative society should be voluntary and available without artificial restriction or any social, political, racial, or religious discrimination, to all persons who can make use of its services and are willing to accept the responsibilities of membership.
2. Co-operative societies are democratic organisations. Their affairs should be administered by persons elected or appointed in a manner agreed by the members and accountable to them. Members of primary societies should enjoy equal rights of voting (one member, one vote) and participation in decisions affecting their societies. In other than primary societies the administration should be conducted on a democratic basis in a suitable form.
3. Share capital should only receive a strictly limited rate of interest, in any.
4. Surplus or savings, in any, arising out of the operations of a society belong to the members of that society and should be distributed in such a manner as would avoid one member gaining at the expense of others. This may be done by decision of the members as follows.
 - (a) by provision for development of the business of the co-operative;
 - (b) by provision of common services; or
 - (c) by distribution among the members in proportion to their transactions with the society.
5. All co-operative societies should make provision for the education of their members, officers, and employees and of the general public in the principles.

All co-operative organisations, in order to best serve the interest of their members and their communities, should actively co-operate in every practical way with other co-operative at local, national, and international levels.

One major source for such principles and rules was the Christian belief of many of the originators and pioneers of the Co-operative Movement who held that land, labour and money are not speculative resources but God given assets to be used for the common weal, and all citizens are entitled to the common run of services as a matter of right, an equality of persons with an equity in the system.

‘These Principles reflect the mutual dependence of mankind. Clearly demonstrated by the division of labour, exchange and successive heredity factors, and conceive solidarity as the express aim of future society and voluntary contractual associations and institutions that are created deliberately with a view to social cohesiveness. They obviously differ from the liberal school by repudiating the principle of competition and the struggle for life by substituting Co-operation between conflicting interests, and to those who object that they negate individuality or personal responsibility, they proclaim that individuality is also more developed by helping other than by helping one’s self, and that ‘to give one’s self, one must own one’s self’.

While remembering that the State is the oldest and most impressive form of social solidarity, this fact of solidarity is obligatory and not purely voluntary, though it does not diminish its power. The practice of solidarity does not acquire its full moral value until it does become fully voluntary, but the solidarity imposed by law is indispensable in preparing the way for the public development of free Co-operation' in all of its many aspects.

From this I conclude that the international Co-operative principles included in the paper can be shortly explained as follows:-

1. There is absolute equality between the sexes.
2. The resources of the earth belong to mankind and are not the exclusive property of any one group.
3. These resources should be allocated by the exercise of one value, on vote despite personal holding in the co-operative.
4. These values would eventually incorporate a Co-operative Commonwealth where free individuals could express their individuality in Co-operative ventures but not be drones in all-embracing bureaucracy or dictatorship, and which end the allegedly competitive 'system' of exploitation because it is fraudulent and unnecessary.

Added to these values is the solid advantage of the high public standing, value and utility of Co-operative membership. 'True Co-operation' lies in the Rochdale Principles' as described above, as defined by the International Co-operative Alliance to which many State Federations are affiliated. This means that all persons through their co-operatives have equality and equity in their personal relationships, and communication at all levels, with other co-operators through the United Nations to which the ICA is a Grade 'A' member and advisor.

Along with its other Committees e.g. Health, education, peace, women, finance, etc, the task of its Housing committee in all countries, not forgetting the developing countries, is to solve the accommodation problem from the economic and social point of view.

This local and international co-operation in, and between, other co-operatives and countries is a common feature to cement relationships and develop other co-operative interests between persons of like minds. Visits and exchanges locally and internationally are commonly arranged to facilitate these objectives to the mutual benefit of all concerned.

With the advent of European colonisation in 1788 the earliest forms of co-operation in Australia began in the early 1820's and 1830's many of its originators being Owenites and others who had been engaged in the economic and social protests following the massive deflationary policies of the British government at the end of the Napoleonic war in 1815 and which gave rise to such Movements as the Six Acts, Luddism, Trade Unionism and the Tolpuddle Martyrs, and public demonstrations such as the Peterloo Massacre.

These early Australian Co-operators, largely deriving from the Mechanics Emigrant Society of 1832, formed several co-operative ventures such as the Union Flour and Bread Company as a hedge against drought and wheat crop failure which caused cornering, monopoly and high prices. These ventures generally declined due to such causes as lack of capital, resistance at times from government and private traders, poor management, and the mobility of the general population which caused a lack of interest and capital when the droughts ended.

Australia was a founder member of the ICA in 1895 which reflects its steady Co-operative growth from its pioneer days when all corporate legislation, including Building Societies, became a State, rather than a Federal function, beginning in the New South Wales under which Co-operative Building Societies were registered under the Friendly Societies Acts of 1873.

Later State Acts included the provision for formation, registration and management of Community Settlement Societies, Community Advancement Societies and Building Societies as well as other types of co-operatives which have been adopted or adapted in other states, and supervised by Registrars whose responsibility is to see that Acts and regulations are observed.

In 1974 the Commonwealth Government passed the Financial Corporations Act which, in general, provides for the collection of information and regulation of activities in the non-bank (including Building Societies and Credit Unions) sector in the interest of better economic management and monetary policy rather than institutional stability or depositor-investor stability. Other Acts include trade practices and income tax where co-operative status is defined.

There is a Co-operative Council of Australia formed by its constituents which promotes co-operative development, liaises between governments and other co-operatives, and represents Australian co-operatives but the CCA does not have its own resources and is not currently a member of the International Co-operative Alliance. In 1978 there were over 4,000,000 persons* in Australia who had co-operative membership or some one third of the population are using co-operative services such as insurance, fishing agriculture, insurance, housing, credit and other co-operative activities.

A Solid Basis

With regard to housing there is, then, a solid basis for much wider activities whereby Australians can achieve better housing and accommodation facilities and so relieve, if not abolish, discrimination in them to their mutual satisfaction and under their own control. Such programmes and policies are readily available from Australian and international sources and should be immediately used to bring them about though they are not without some difficulties mainly from political, sectional interests and a lack of public education.

These difficulties should in no way be a bar or moral reason why Australian citizens should not enjoy housing conditions available to other citizens abroad and who have a

gained immense social and personal benefits from them, and the political will should be found to make them so.

There are many small co-operatives or self funded groups who would possibly join the co-operative movement if it is properly explained about its history and personal and social advantages. This would be hard but really advantageous for all concerned.

Co-operative Enterprise People-centered Sustainable Development

More people will meet their needs and achieve their aspirations through co-operatives that:

- provide better nutrition, housing and health
- expand co-operative financial services
- provide satisfying work
- welcome enlarged roles for women and young people
- protect rural communities and enhance urban life
- assist communities in creating sustainable economies
- respect the environment
- help to create a more peaceful, democratic world

Co-operators will make their co-operatives more effective in the future by:

- celebrating the advantages of membership locally, nationally and internationally.
- recognising the unique strengths of co-operative principles
- empowering the women and men associated with them as members, employees, managers or elected leaders
- prudently combining their resources for mutual benefit
- increasing their financial strength
- thinking strategically about the role of the movement

* In 1978 figures, statistics reviewed every five years. Co-operative growth is some 8% p.a in Australia.

Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Values

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In tradition of their founders, co-operative members

believe in the ethical values of honesty, openness, social responsibility, and caring for others.

Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote), and co-operatives at other levels are also organised in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public-particularly young people and opinion leaders- about the nature and benefits of co-operation.

6th Principle: Co-operation Among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional, and international structures.

7th Principle: Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

Further Reading

‘Co-operative Housing.’ ICA
ROUTE des MORILLONS IS
1218 Grand Saconney, Geneva, Switzerland

‘Housing Co-operatives in Developing Countries’
A Manual For Self-Helping Low-Cost Housing Schemes.
A.C Lewin.
Pub. John Wiley & Sons, and Intermediate
Technology Publications

‘Consumer Co-operation’ The Heritage and The Dream
Emil Sekerak and Art Danforth
Pub. Consumer Co-operative Publishing Association,
841 Pomeroy Avenue # 20,
Santa Clara
California. 95051. U.S.A

‘Co-operation in the United States of America’
International Co-operative Alliance,
Regional Office and Education Centre for S.E Asia,
43 Friends Colony,
New Delhi, 110014,
India

‘British Co-operation’ by Arnold Bonner
Co-operative Union
Holyoake House,
Hanover Street,

Manchester,
England.

‘The International Co-operative Alliance 1895-1970’

W.P Watkins,
The International Co-operative Alliance
35 rue des Paquis, POB41,
CH-1211
Geneva,
Switzerland.

‘History of Socialism’

Harry W. Laidler,
The International Library of Sociology and Social
Reconstruction
Routledge & Kegan Paul,
London, E.C.4,
England.